

Remarks at a Dinner for Senator Claire McCaskill in St. Louis, Missouri
March 10, 2010

The President. Hello, St. Louis. Thank you, everybody. Everybody have a seat. Have a seat. Thank you so much. All right, we've got some—everybody's a special guest, but we got some big names around here. First of all, please give a huge round of applause once again to one of the finest Governors in this country, Jay Nixon—give it up for him; your outstanding attorney general, Chris Koster; your fabulous State treasurer, Clint Zweifel; my great friend and supporter, State Auditor Susan Montee; one of my favorite folks in Missouri, Jean Carnahan; and all the McCaskills out there. I know you take up about half the tables. [*Laughter*] Golly. There—by the way, your younger sister made a point of saying, "I'm the younger sister." I just wanted you to know that. [*Laughter*]

Sen. McCaskill. Of course she did. Of course she did.

The President. All right. It is great to be back in the "Show Me" State. It's nice to get out of Washington for a little bit. Now, there are a lot of nice things in Washington, don't get me wrong. I love the monuments. [*Laughter*] But let's face it, it's a town where most of the time, folks are more worried about what's good politics than what's right, where folks are just hooked up to the daily polls like they're on some kind of EKG.

And this isn't a new phenomenon. In fact, I'm remembered—I'm reminded of somebody from Missouri named Harry Truman, who once said in an interview he gave a long time ago, "Washington is a very easy city to forget where you came from and why you got there in the first place." But I want everybody here to understand that there is one person who's never forgotten where she comes from or why she is there, and that's Claire McCaskill. Claire is there to serve. She's there to serve you, she's there to serve Missouri, she's there to serve the United States of America. And I don't have to tell you that, because you've known Claire. You knew her as a prosecutor. You knew her as a State auditor. You now know her as one of the finest Senators that Missouri has ever produced.

In fact, she's a lot like a modern-day Harry Truman, except she's a she. [*Laughter*] But she's a standout in Washington for speaking truth to power, for bringing common sense to every issue, and for having the courage of her convictions. Claire is tough, not just to score cheap political points, but because she understands what her constituents are going through. And in a town marked by just withering partisanship, she's focused on what needs to be done to make sure that ordinary families here in Missouri and all across the country are getting a fair shake. And she'll work with anybody, no matter what party, to get it done. And she'll criticize anybody, no matter what party, in order to get things done.

And so in a town marked by gridlock, she's not afraid to challenge old assumptions or wornout ideas. And so she's a good role model for all of us, including the President of the United States.

Just as the Truman committee went after waste and abuse in our military during World War II, saving taxpayers billions of dollars, Claire's been a relentless force for bringing more efficiency and more transparency, more accountability to our Government. She understands what everyone in Washington should understand, but don't: The money we spend doesn't belong to us, it belongs to the American people. And we've got to invest it responsibly.

And in fact, earlier today, down in St. Charles, I announced a plan that Claire proposed and pushed through Congress that's about to come online. It's a database where Americans can track spending on contracts to see who's getting the job done on time and who's not, to see which companies keep costs low and which come in over budget time and again. Because the way that Claire sees it is the same way that Harry Truman saw it: You don't govern by polls, you govern by principles; you don't put your finger up to the wind, you put your shoulder to the wheel. And when this country is challenged, you do what you think is right, and you figure that the politics will work itself out.

No one in his or her right mind would have plotted, at the beginning of my administration, to do what we did—shore up the financial system, shore up the auto industry, pass the Recovery Act—if the goal was just to drive up our poll numbers. I've got really good pollsters—we knew that what we had to do wasn't popular. We knew it wasn't popular to make sure that we didn't have a financial meltdown. We knew that a lot of folks felt like, well, the auto companies got themselves into trouble. So we knew it wouldn't poll well. But we had a different mission, we had a greater responsibility, and that is to save our country from a even greater economic catastrophe than the one that we've seen. And that's a responsibility that we met.

And today our financial system is stabilizing. And General Motors is expanding and hiring again. And millions of people are working in America who would not have been working had it not been for the Recovery Act. And all across Missouri, all across the Nation, roads are being repaved and bridges are being repaired and waterways are being rebuilt, not only putting Americans to work today, but laying a foundation for a better tomorrow. So we didn't know how the politics would work out; we knew it was the right thing to do, the same way Claire understands in each of her legislative initiatives: I'm not sure how this will poll, but I know it's the right thing to do.

Now, as we meet tonight, there are still millions of Americans—and too many right here in this State—who are out of work, millions who are stretched to the limits on their mortgage or their credit cards, their student loans. We are on the road to recovery, but we haven't gotten there yet, not until our economy is adding jobs again, not until people feel secure again. And Claire and I together, every day, are fighting for an economy in which Americans can compete and win. We're fighting for an economy in which hard work and entrepreneurship is rewarded again, where small businesses as well as large are thriving again and the great middle class that is the backbone of our country—and where Claire and I come out of—is thriving again, is strong again.

That's not easy, because there's been a lot of work that's been undone for the last two decades, three decades, seven decades. We've got a lot of built-up challenges that we—we're going to have to work hard to solve. But even as we fight these fights, I want you to understand, we are taking on some of the other problems facing folks in this State and across the country, and we're going to win these fights.

We passed a tough new tobacco law that helps stop cigarette companies from targeting kids and force them to disclose what they put in their products. We passed a credit card bill of rights that protects consumers from surprise charges, like over-the-limit fees and hidden costs for paying a bill by phone. We passed an equal pay law to help a promise to America's women that if you do the same job as a man, you should make the same wage as a man. We expanded health insurance coverage for 4 million more children. And so the bottom line is this: I want

everybody to understand, despite all the gridlock, despite all the shenanigans, we've gotten a lot done.

The reason I'm here tonight, and the reason Claire is here tonight, is because we've got a lot more work to do. Some of our biggest challenges lie ahead. Because the future belongs to a nation that educates its children best, we've got to reform our education system so that all our kids are ready for college, all our kids are ready for a career, all our kids are ready to succeed in the 21st century. Because the nation that leads in clean energy today will lead the global economy tomorrow, we need to invest in a clean energy industry that frees us from foreign oil and cleans up our air and generates millions of jobs in the process. And yes—and yes—because the current health care system is broken and unsustainable, we have to have health insurance reform this year, right now.

We've been talking about health care for nearly a century. One of the Presidents who tried to do something about it? Harry Truman. Sixty years ago, he pushed back against opponents of reform by saying, quote, "The American people will not be frightened off from health insurance because some people have misnamed it socialized medicine." He then repeated: "What I am recommending is not socialized medicine." Who says history doesn't repeat itself?

But you know what else Harry Truman said—you know, the famous saying about "Give 'em hell, Harry"—what Harry said was, "I'm going to tell the truth, they'll think it's hell."
[Laughter]

And so let me tell the truth about this health care debate. I know there are strong views about this. I know there are Democrats who would like to scrap our system of private insurance and replace it with a Government-run health care system that works in some countries. I know there are some on the other side who believe that the answer is to loosen regulations on insurance companies, whether it's consumer protections or basic standards of what kind of insurance can be sold. The notion—this is what we call the "fox guarding the henhouse" approach to health care reform.

But I don't believe we should give the Government or insurance companies more control over health care in America. I believe it's time to give you, the American people, more control over your health insurance. And that's why my proposal builds on the current system, where most Americans get their health insurance from their employers. If you like your plan, you can keep your plan. If you like your doctor, you can keep your doctor. I'm the father of two young girls; I don't want anybody interfering between my family and their doctor.

But essentially the proposal that we—after all the talk, after the years of debate, let's be clear on what we're doing here. Three things we're going to change about the current health care system.

Number one: We're going to end the worst practices of the insurance companies. Within a year of signing health care reform, thousands of uninsured Americans with preexisting conditions will be able to purchase health insurance for the first time since they were diagnosed. This year—this year—insurance companies will be banned forever from denying coverage to children with preexisting conditions. This year, they will be banned from dropping coverage when you get sick. They'll no longer be able to arbitrarily raise premiums. Those practices will end.

If this—when this reform passes into law, all new insurance plans will offer free preventive care to their customers, free checkups so that we can start catching preventable illnesses on the front end. Starting this year, if you buy a plan, there won't be lifetime restrictions or annual

limits on the amount of care that you can receive from your insurance companies. And if you're an uninsured adult, you'll be able to stay on your parents' policy until you're 26 years old. So that's the first thing we do.

Second thing we change: For the first time, we would start allowing people who are currently trying to get health insurance on the individual market—small businesses—and just can't do it to have the same kind of choices of private health insurance that Members of Congress get for themselves, which I don't think's a bad idea and neither does Claire McCaskill. Now, I want everybody—to be clear—Members of Congress will be getting their insurance from this same marketplace, because if it's good enough for the American people, then it's good enough for Congress.

My proposal also says that if you still can't afford the insurance in this new marketplace, we will offer you tax credits to do so, tax credits that add up to the largest middle class tax cut for health care in history. Understand, the wealthiest among us can already buy insurance, the best insurance there is. The least well off, they're covered under Medicaid. It's the middle class that's getting squeezed, and that's who we have to help: small businesses, self-employed, individuals who are out there struggling.

And this will cost some money. It's going to cost about \$100 billion per year. But most of this comes from the nearly \$2.5 trillion a year that we're already spending on health care; we're just not spending it very wisely right now. We are wasting it; we're spending it badly. And with some basic reforms, eliminating waste and abuse, we can make sure to provide coverage that's affordable—make it more affordable and more secure.

We're going to eliminate wasteful taxpayer subsidies currently going to insurance and pharmaceutical companies. We'll set up a new fee on insurance companies that stand to gain as 30 million new customers come on board. But the point everybody needs to understand is, it's paid for. I said at the beginning of this thing, we would not do anything that adds to our deficit. This plan does not do anything to add to this deficit, and that's how we should be operating. We can't say the same for the prescription drug plan that was passed by the previous Congress.

Finally, this proposal would bring down the cost of health care for families and businesses and the Federal Government. Americans buying comparable coverage to what they have today in the individual market, they'd see their premiums drop 14 percent to 20 percent. Americans who get their insurance through the marketplace, premiums could fall by as much as \$3,000 per person.

And by now, we've incorporated every single serious idea across the political spectrum about how to contain rising costs in health care, ideas that go after waste and abuse in our system, especially in programs like Medicare. But we do this while protecting Medicare benefits, extending stability of the program, and filling this doughnut hole that is such a burden on a lot of seniors who really need their prescription drugs.

So our cost-cutting measures would reduce most people's premiums, bring down the deficit by a trillion dollars over the next two decades. Those are not my numbers. Those are savings determined by the Congressional Budget Office, the nonpartisan, independent referee of Congress.

So just in case anybody's out there asking you about health care reform, that's our proposal. And it is a proposal whose time has come. We are coming to a final vote in Congress, and that's when folks in Congress, they get nervous. The Washington echo chamber is deafening, and it tells Members of Congress to think about politics instead of what's right. It

tells Congress that comprehensive reform, that's failed before, it really hurt Clinton. It may just be too hard.

Yes, this is hard. There's no doubt about it. Let me tell you what else is hard. There's a woman I just met, Leslie Banks, in Pennsylvania; single mother. She was hit with a hundred percent rate increase; just a letter sent by her insurance company—a hundred percent increase in her premiums. That's hard. There's a woman named Natoma Canfield—she's got cancer, in Ohio—had to drop her insurance even though it may cost her her house. The other day, she suddenly fell ill; she's in the hospital right now. We're all praying for her, but lying in a hospital bed, worrying about how you're going to pay for your bills, that's hard. I know. My mother went through that.

There's a woman named Laura Klitzka, in Wisconsin, Green Bay; young mother battling cancer. She and her husband had insurance, but their medical bills still landed them in the—in debt. So she's in the middle of this unbelievable battle—got little kids she loves dearly. She's spending most of her time worrying about debt, when all she wants to do is spend time with her children. That's hard. Millions of families, small businesses, what they're going through because we don't have a health insurance system that works for them, that's really hard.

Those of us in public office were not sent to Washington to do what was easy; we were sent there to do what was hard. We were sent there to do what's right. When I think about the campaign I ran for President, and I think about the campaign Claire McCaskill ran for Senate, all the work we put in—we were joking backstage about, boy, you worked really hard for this job. [*Laughter*] The reason we did it wasn't to get a title. The reason you—so many of you—were so passionate about this campaign wasn't just so you could have a picture with me. That wasn't what this was about.

This was about recognizing that America at its best doesn't shrink from a challenge; we overcome challenges. We don't shrink from responsibilities; we embrace our responsibilities. We don't fear the future; we seize the future. That's what we did in the campaign, at a time when everybody was out there saying we couldn't do it. That's what people were warning Claire about when she took on this race for Senate, saying, "I don't know, Claire, you already gone through a couple of losses; this may be tough. Why take the risk?" Because it needed to be done; because somewhere down the road, there were a whole bunch of people in our pasts—our parents, our grandparents, our great-grandparents—who decided, we're not taking the easy path, we're taking the right path. We're going to fight to make sure our kids and our grandkids and our great-grandkids have a better life than we do.

That's what our campaigns were about. That's what your involvement has been about. That's what this health care debate is about. That is what my Presidency is about. And that is what America's about. And that is why I'm absolutely convinced, if we stay on course, that we are going to win this thing—not the short-term battle, not the November election; we're going to win out in terms of creating the kind of society for our kids and our grandkids that we can be proud of.

Thank you, everybody. God bless you. God bless the United States of America.

NOTE: The President spoke at 6:45 p.m. at the Renaissance Grand Hotel. In his remarks, he referred to Gov. Jeremiah W. "Jay" Nixon and State Attorney General Chris Koster of Missouri; former Sen. Jean Carnahan; and former President William J. Clinton.

Categories: Addresses and Remarks : Sen. Claire McCaskill, dinner in St. Louis, MO.

Locations: St. Louis, MO.

Names: Banks, Leslie; Canfield, Natoma; Carnahan, Jean; Clinton, William J.; Klitzka, Laura; Klitzka, Logan; Klitzka, Pete; Klitzka, Taylor; Koster, Chris; McCaskill, Claire; Montee, Susan; Nixon, Jeremiah W. "Jay"; Zweifel, Clint.

Subjects: Budget, Federal : Deficit; Business and industry : Automobile industry :: Improvement; Business and industry : Automobile industry :: Strengthening efforts; Business and industry : Credit Card Accountability Responsibility and Disclosure Act of 2009; Business and industry : Small and minority businesses; Civil rights : Lilly Ledbetter Fair Pay Act of 2009; Civil rights : Wage equality; Economy, national : American Recovery and Reinvestment Act of 2009; Economy, national : Economic concerns; Economy, national : Recession, effects; Economy, national : Strengthening efforts; Education : Global competitiveness; Education : Reform legislation, proposed; Employment and unemployment : Job creation and growth; Employment and unemployment : Job losses; Energy : Alternative and renewable sources and technologies; Energy : Foreign sources; Environment : Air quality, improvement efforts; Family Smoking Prevention and Tobacco Control Act of 2009; Government organization and employees : Accountability and transparency, strengthening efforts; Government organization and employees : Federal Government contracting policies, reform; Health and Human Services, Department of : State Children's Health Insurance Program (SCHIP); Health and medical care : Cost control reforms; Health and medical care : Employer-based health insurance coverage; Health and medical care : Health insurance exchange, proposed; Health and medical care : Health insurance reforms, proposed; Health and medical care : Insurance coverage and access to providers; Health and medical care : Medical fraud and negligence, efforts to combat and prevent; Health and medical care : Medicare Advantage Plans, elimination of overpayments; Health and medical care : Medicare and Medicaid; Health and medical care : Preventive care and public health programs; Health and medical care : Seniors, prescription drug benefits; Health and medical care : Small businesses, proposed tax credits to purchase insurance coverage; Health and medical care : Young adults, insurance coverage as dependents, proposed age limit extension; Missouri : Democratic Party events; Missouri : Governor; Missouri : President's visit; Transportation : Highway system, modernization efforts.

DCPD Number: DCPD201000168.